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**Remarks:****I. Request For Constructive Assistance**

If, for any reason the claims of this application are not believed to be in full condition for allowance, applicant respectfully requests the constructive assistance and suggestions of the Examiner in drafting one or more acceptable claims pursuant to MPEP §707.07(j) in order that this application can be placed in allowable condition as soon as possible and without need for further proceedings.

**II. Priority**

Applicant submits that the application properly claims benefit under 35 USC 119(e) to the provisional application, including that the claims are fully supported under the first paragraph of 35 USC 112 by the provisional application.

**III. Informalities**

Applicant has amended all cited informalities.

**IV. Rejection of Claims 6-26 Under U.S.C. §112**

Claims 6, 25, and 26 have been amended to clarify that the time the first amount is received, in other words the "first time", is later in time than the second time. Even if the second time was variable "by such things as variable network latency", it becomes fixed by the time of its receipt in the method of claim 6. The method of claim 6 does generate the same second amount for a given first amount, first time, and second time. The method of claim 6 is enabled.

The terms "internal automation" and "external automation" have been deleted.

**V. Rejection of Claims 1-4 Under U.S.C. §101**

Claims 1-4 have been cancelled.

**VI. Rejection of Claims 6-8 and 15-24 Under 35 U.S.C. §102 as being anticipated by Iannacci**

Claims 6-8 and 15-24 stand rejected under 35 U.S.C. §102(e) as being anticipated by Iannacci (U.S. Patent Application Pub No. 2002/0062249). Applicant respectfully requests reconsideration of this rejection for at least the following reasons.

Though Examiner shows similarity between some common structural elements of Iannacci and Applicant, there are several clear differences of how, when, and where these elements are applied. Iannacci

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teaches non-monetary rewards related to account holder purchases whereas Applicant teaches accrual of non-monetary account interest related to an account holder's balance. Further unlike Applicant's teaching, Iannacci teaches the requirement of an award/accrual in direct response to an account holder purchase.

Examiner's 102 argument fails because Iannacci does not teach the second step of independent Claim 6. More specifically, Iannacci fails to teach "generating a second amount from said first amount, said first time, and said second time, wherein one of a first amount and second amount is representative of an amount that is not legal tender." No where does Iannacci teach generating a non-monetary amount of award dependent upon a first time and second time as variables.

Because Iannacci does not teach a step of independent claim 6, it cannot teach the additional steps of dependant claims 7, 8, and 15 - 24.

#### **VII. Rejection of Claims 1-5, 25, and 26 Under U.S.C. §103 - Wolfberg in view of Iannacci**

Claims 1-5, 25, and 26 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Wolfberg (U.S. Patent No. 5,745,706) and further in view of Iannacci. Applicant respectfully requests reconsideration of this rejection for at least the following reasons.

Examiner's 103 argument fails because both Wolfberg and Iannacci fail to teach or suggest: "... account interest ... corresponding to a billing period and one of an account balance and account interest is representative of an amount that is not legal tender" (Claim 5); "means for generating a second amount from said first amount, said first time, and said second time, wherein one of a first amount and second amount is representative of an amount that is not legal tender" (Claim 25); and "generating a second amount from said first amount, said first time, and said second time, wherein one of a first amount and second amount is representative of an amount that is not legal tender" (Claim 26). Further, neither Wolfberg nor Iannacci teach or suggest generating a non-monetary amount of award dependent upon a first time and second time as variables, leaving no motivation for the skilled artisan to combine Wolfberg and Iannacci.

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**VIII. Rejection of Claims 9-14 Under U.S.C. §103 - Wolfberg in view of Iannacci and in further view of Riley**

Applicant respectfully requests reconsideration of this rejection for at least the following reasons.

Examiner's 103 argument fails because Wolfberg, Iannacci, and Riley, separate or together in any combination, fail teach or suggest the second step of independent Claim 6, which Claims 9-14 depend on.

**IX. Notice of References Cited, PTO-892**


Applicant has carefully reviewed the references cited but not applied. Applicant respectfully submits that none of those references, alone or in any combination, remedy the deficiencies of the applied art, nor teach or suggest the claimed invention alone or in any combination.

**X. Conclusion**

For all of the above reasons, the present application and pending claims 5-26, as amended, are believed to be in condition for allowance. Applicant respectfully requests the Examiner withdraw all objections and rejections, and issue a formal Notice of Allowance directed to claims 5-26, inclusive.

Should the Examiner believe that a telephone interview would be helpful to expedite favorable prosecution, the Examiner is invited to contact the Applicant at the telephone number listed below.

Respectfully submitted,



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Eric Schneider

*pro se* Applicant

1730 South Federal Hwy #104

Delray Beach, FL 33483

(561) 542-7541 - telephone